January 31, 2006

State Representative Barbara VanderVeen, Chair, Senior Health, Security and Retirement Committee Michigan House of Representatives P.O. Box 30014, Lansing, MI

Dear Representative VanderVeen

The following is testimony respectfully submitted for House Bill 4337.

For a second time this bill is being presented to a House Committee for support, and as someone who has been directly impacted by the pressures of caring for senior relatives for a substantial period of time, I fully support this bill.

Working on this bill has been like reliving the past for me.

The reason I moved to America ten years ago was to do exactly what this bill addresses: help my husband's parents remain in their own home, where they wanted to be, rather than having to be institutionalized. In fact my mother-in-law had threatened to wheel herself down the highway rather than go into a nursing home, where Medicaid would have had to premium rate for her to address all her skilled nursing needs.

My mother-in-law was paralyzed from the waist down, able to get about in a wheel chair, but with assistance, take care of her personal needs, including toileting. My father-in-law was in poor health after heart by-pass surgery and somewhat crippled by arthritis. At the point at which we came on the scene, a nursing home was beginning to look like the only prospect for them. By using some of our own nest-egg we managed to have a disability friendly modular home installed to replace their dilapidated single wide.

For the ensuing five years, 365 days each year, my husband and I became their daily carers. Each day one, or both of us, would go to their home four miles away, cook their main meal of the day, do their dishes, make beds, and tidy the house for them. We took them shopping, to all their medical appointments and to family functions, In the summer we mowed the grass, clipped the bushes and did all the outside maintenance required. In the winter we cleared the snow. During that time we were unable to take a vacation both due to the lack of someone else to fill in for us, and because frankly we couldn't afford to, all our extra cash went towards helping our seniors survive, and we had our own house and yard to take care of.

After the first two years, my mother-in-law required extra assistance through home health care visits due to a deterioration in her condition so weekly professional homecare services from a nurse, to meet the physical needs of my mother-in-law and her catheterization, became a factor too.

During those five years, we maintained full or part-time employment, but took jobs that gave us plenty of flexibility to fit in our daily responsibilities to our seniors. Unfortunately that type of flexible employment usually comes with a lower rate of pay than our qualifications merited.

It was a constant frustration to us, during that time, that there was no way for us to reclaim the incidental costs involved.

- · the gas for the daily travel back and forth;
- the medical visits,
- for loss of pay when their care required missing work.

At one time we did qualify for a meager hourly care giver's reimbursement under the waiver program but even that was taxed, and with our parents low level of income the suggested spend down towards the cost of our care never materialized.

In the end it was the financial burden which proved too much, and finally wore us down. At that point our seniors were both taken into long-term care where they remained until their deaths. In my father-in-law's case, he survived for nearly two years, and my mother-in-law nearly four years. In total a minimal fiscal impact to the state of over \$240.000 for the time they were in nursing home care. That sum could have been cut down, if we had felt able to continue caring for them in their own home and if there had been any way to offset some of our personal expenditures in caring for them.

There are many families in this situation. In 1997, more than half the older population reported having at least one disability of some type. Over a third reported at least one severe disability and over 4.5 million (14.2%) had difficulties carrying out the recognized activities of daily living and over twenty percent reported difficulties with instrumental activities of daily living. These percentages all rise sharply with the increase in age, particularly for those over 80.

We really need to do something to recognize the contribution that family care givers make, not only to the quality of life of their seniors, but also to the savings for the state's expenditures. HB 4337 will not provide a fortune, but it will give recognition to a group of people carrying an enormous burden.

Sincerely

Susan Martin